

How to make rewards programmes work for you

There's no doubt that rewards programmes can add value to your life: from a free smoothie every few weeks, to upgrading your flights to business class.

 By Johan Mbolman 11 Apr 2016



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But to really max out your benefits, eBucks Rewards has the following tips and tricks.

Don't start out on the back foot

If the membership fees exceed the rewards you stand to earn, the programme is not for you. Figure out how long it will take to earn any membership fees back in rewards, and make sure you come out on top in the end.

Fit your rewards to your life

If you have to go out of your way to earn incentives, then the programme is not for you. Instead, rewards programmes should reward you for the things you already do, such as shopping, banking, buying airline tickets and so on.

Get online

From price comparisons, great deals, to the convenience of having your shopping delivered to your home office, it's no surprise that more South Africans are going online every day. Is your rewards programme there as well?

Saving up for a rainy, or sunny, day

Ideally, you want to be able to save up your rewards for big ticket items and special occasions, such as flights, the festive season and other holiday breaks, back to school or the hottest gadget. Therefore, if your rewards expire before you reach your goals, you should rethink your rewards programme.

Combine rewards programmes for faster wins

Just because you're a member of one rewards programme, it doesn't mean that you can't benefit from others, at the same time. How? This is how it works: say you're a member of eBucks Rewards as well as Dis-Chem's Benefits programme. When you pay for something at Dis-Chem using a qualifying FNB or RMBank Private Bank card, you'll earn eBucks on your spend. Then, if you also swipe your eBucks card, you'll earn additional points because Dis-Chem is an eBucks Rewards partner. Finally, swipe your Benefits card to earn points on that as well. That means triple rewards back in your pocket.

Does your rewards programme keep up with you?

If travel is your thing, don't limit yourself only to earning travel rewards for travelling. Rather, earn rewards that you can spend on travel by doing everyday things back home, like buying groceries and doing your banking. Then, stockpile these rewards to pay for your next adventure, whether that is driving up the Garden Route or flying abroad.

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